

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**City of Bayonne (Hudson County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$614	\$172	\$206
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$581	\$118	\$166
American European Ins Co (Rutgers Group) (5)	\$587	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$883	N/A	\$280
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$814	\$212	\$284
Amica Mutual Ins Co (1)	\$802-\$1,007	\$124-\$156	\$197-\$247
Armed Forces Ins Exchange (3)	\$524	N/A	\$178
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$552-\$818	\$84	\$152
Bay State Ins Co (Andover Group)	\$812	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$481-\$632	\$139-\$188	\$189-\$230
Castlepoint Ins Co (Tower Group)	\$667-\$794	\$162-\$181	\$232-\$264
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,360	\$613	\$527
Citizens Ins Co of Amer (Hanover Insurance Group)	\$699	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$542-\$1,791	\$97	\$90
Empire Fire & Marine Ins Co	\$497-\$654	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$499-\$611	\$154-\$191	\$161-\$201
Encompass P&C Ins Co of NJ (Encompass Group)	\$410-\$987	\$122-\$328	\$130-\$348
Excelsior Ins Co	\$597	\$156	\$212
Farm Family Casualty Ins Co (3)	\$549	\$100	\$155
Farmers Ins Co of Flemington	\$662	\$204	\$255
Farmers Mutual Fire Ins Co of Salem Cty	\$887-\$1,008	\$148-\$163	\$282-\$316
Federal Ins Co (Chubb Group)	\$938	\$143	\$183
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$579-\$582	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$112	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$541	\$124	\$156
Fitchburg Mutual Ins Co	\$836	\$159	\$206
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$991	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$579-\$836	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$1,360	\$570	\$492

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$1,076	\$129	\$169
Harleysville Ins Co of NJ	\$722-\$844	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$814	\$106	\$146
High Point Preferred Ins Co	\$578	\$161	\$175
Homesite Ins Co	\$814	\$212	\$284
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$503-\$1,837	\$121	\$210
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$862	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$785	\$201	\$232
Merchants Preferred Ins Co (Merchants Group)	\$587	N/A	\$354
Merrimack Mut Fire Ins Co (Andover Group)	\$875-\$1,230	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$1,070	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$593	\$56	\$97
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$700	\$63	\$113
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,306	\$143	\$211
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$183
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$481-\$632	\$139-\$188	\$189-\$230
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$681	\$177	\$351
Preferred Mutual Ins Co	\$556	\$142	\$174
Preserver Ins Co (Tower Group) (5)	\$576	\$130	\$110
Proformance Ins Co	\$691	N/A	\$170
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$763	\$90	\$146
Providence Mutual Fire Ins Co	\$485-\$788	\$154	\$158
Public Service Mutual Ins Co	\$402	\$118	\$114
Quincy Mutual Fire Ins Co	\$626-\$777	\$123	\$155
Rutgers Cas Ins Co (Rutgers Group)	\$485-\$641	\$114-\$146	\$127-\$163
Selective Ins Co of Amer (Selective Group)	\$687	\$124	\$165
Selective Way Ins Co (Selective Group)	\$580	N/A	\$165
State Farm Fire and Casualty Co	\$845	\$115	\$235
Tokio Marine & Nichido Fire Ins Co Ltd	\$621	\$123	\$302
Tower Ins Co of NY (Tower Group)	\$667	N/A	\$235
Tower National Ins Co (Tower Group)	\$667-\$794	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$463	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$472-\$565	N/A	\$124-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$477-\$571	N/A	\$124-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,193	\$613	\$527
West American Ins Co (Ohio Casualty Group)	\$1,061	N/A	\$259

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